

**Information to identify the case:**

Debtor 1	<u>Ronny Anthony Chirichello</u>			Social Security number or ITIN xxx-xx-8842
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>			Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	<b>19-15910-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronny Anthony Chirichello  
fka Ronny A. Gorospe

9/6/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ronny Anthony Chirichello  
 Debtor

Case No. 19-15910-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 73

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db #+Ronny Anthony Chirichello, 505 Huff Ave, Manville, NJ 08835-2427  
 518138208 +AHS Atlantic Medical Grp 19, P O Box 419101, Boston, MA 02241-9101  
 518138211 B&B Collections, Inc., Pob 2137, Toms River, NJ 08754-2137  
 518138213 +Build Card, Po Box 9203, Old Bethpage, NY 11804-9003  
 518138212 +Build Card, Attn: Bankruptcy, Po Box 9203, Old Bethpage, NY 11804-9003  
 518138215 +Caliber Home Loans, 715 S Metropolitan Ave, Oklahoma City, OK 73108-2088  
 518138214 +Caliber Home Loans, PO Bxo 24610, ATTN: Bankruptcy Dept, Oklahoma City, OK 73124-0610  
 518138218 +Charles Murray, 401 Rte 22 West, Unit 24 A, North Plainfield, NJ 07060-3838  
 518138219 +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518138220 +Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518138222 +Citibank/Exon Mobile, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518138224 +Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518138226 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518138239 Easy Pay/Duvera Collections, P.O. Box 2549, Carlsbad, CA 92018-2549  
 518138238 +Easy Pay/Duvera Collections, Attention: Bankruptcy, Po Box 2549, Carlsbad, CA 92018-2549  
 518138240 +Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241  
 518138244 +Experian, P O Box 2002, Allen, TX 75013-2002  
 518138248 +First Saving Bank / Blaze, 500 E. 60th Street, Sioux Falls, SD 57104-0478  
 518138247 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096  
 518395737 NJ Dept of Labor, Div of UI/DI, 1 John Fitch Plaza, PO Box 058, Trenton, NJ 08625-0058  
 518138257 +RWJ University Hospital Somerset 17, 110 Rehill Ave, Somerville, NJ 08876-2519  
 518138256 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515  
 518138255 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 518395738 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: NJ Division of Taxation, 50 Barrack Street, 1st Floor, PO Box 269, Trenton, NJ 08695-0269)  
 518138258 +Somerset Emergency Medical Associates 15, 110 Rehill Ave, Somerville, NJ 08876-2598  
 518138259 +Sprint 18, Corporate Headquarters, 6200 Sprint Pkwy, Overland Park, KS 66251-6117  
 518138270 +TransUnion, P O Box 2000, Chester, PA 19016-2000  
 518138272 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 518138271 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2019 00:15:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 07 2019 00:15:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518138207 +E-mail/Text: backoffice@affirm.com Sep 07 2019 00:16:15 Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716  
 518138206 +E-mail/Text: backoffice@affirm.com Sep 07 2019 00:16:15 Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720  
 518138209 +EDI: AMEREXPR.COM Sep 07 2019 03:33:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 518138210 +EDI: AMEREXPR.COM Sep 07 2019 03:33:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537  
 518138217 EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238  
 518138216 +EDI: CAPITALONE.COM Sep 07 2019 03:33:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518138221 +EDI: CITICORP.COM Sep 07 2019 03:33:00 Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497  
 518138223 +EDI: CITICORP.COM Sep 07 2019 03:33:00 Citibank/Exon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497  
 518138225 +EDI: CITICORP.COM Sep 07 2019 03:33:00 Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497  
 518138227 +EDI: CITICORP.COM Sep 07 2019 03:33:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 518138228 +EDI: WFNNB.COM Sep 07 2019 03:33:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518138229 +EDI: WFNNB.COM Sep 07 2019 03:33:00 Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789  
 518138230 +EDI: WFNNB.COM Sep 07 2019 03:33:00 Comenitycapital/biglot, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518138231 +EDI: WFNNB.COM Sep 07 2019 03:33:00 Comenitycapital/biglot, Po Box 182120, Columbus, OH 43218-2120  
 518138232 +EDI: WFNNB.COM Sep 07 2019 03:33:00 Comenitycapital/boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 518138233 +EDI: WFNNB.COM Sep 07 2019 03:33:00 Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 73

Date Rcvd: Sep 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518138234 +EDI: RCSFNBMARIN.COM Sep 07 2019 03:33:00 Credit One Bank, Attn: Bankruptcy,  
Po Box 98873, Las Vegas, NV 89193-8873  
518138235 +EDI: RCSFNBMARIN.COM Sep 07 2019 03:33:00 Credit One Bank, Po Box 98875,  
Las Vegas, NV 89193-8875  
518138237 EDI: DISCOVER.COM Sep 07 2019 03:33:00 Discover Financial, Po Box 15316,  
Wilmington, DE 19850  
518138236 +EDI: DISCOVER.COM Sep 07 2019 03:33:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
518138241 +E-mail/Text: bknotice@ercbpo.com Sep 07 2019 00:15:22 ERC, PO Box 57610,  
Jacksonville, FL 32241-7610  
518138243 +E-mail/Text: bknotice@ercbpo.com Sep 07 2019 00:15:22 ERC/Enhanced Recovery Corp,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
518138242 +E-mail/Text: bknotice@ercbpo.com Sep 07 2019 00:15:22 ERC/Enhanced Recovery Corp,  
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
518138245 +EDI: BLUESTEM Sep 07 2019 03:33:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
Saint Cloud, MN 56395-1250  
518138246 +EDI: BLUESTEM Sep 07 2019 03:33:00 Fingerhut, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820  
518138249 +EDI: PHINGENESIS Sep 07 2019 03:33:00 Genesis Bc/celtic Bank, Attn: Bankruptcy,  
268 South State Street Ste 300, Salt Lake City, UT 84111-5314  
518138250 +EDI: PHINGENESIS Sep 07 2019 03:33:00 Genesis Bc/celtic Bank, Po Box 4499,  
Beaverton, OR 97076-4499  
518138251 +E-mail/Text: bncnotices@becket-lee.com Sep 07 2019 00:14:08 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
518138252 +E-mail/Text: bncnotices@becket-lee.com Sep 07 2019 00:14:08 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
518138253 +EDI: MERRICKBANK.COM Sep 07 2019 03:33:00 Merrick Bank/CardWorks, Attn: Bankruptcy,  
Po Box 9201, Old Bethpage, NY 11804-9001  
518138254 +EDI: MERRICKBANK.COM Sep 07 2019 03:33:00 Merrick Bank/CardWorks, Po Box 9201,  
Old Bethpage, NY 11804-9001  
518139452 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518138260 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
518138261 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/ Old Navy, Po Box 965005,  
Orlando, FL 32896-5005  
518138262 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
518138263 +EDI: RMSC.COM Sep 07 2019 03:33:00 Synchrony Bank/Walmart, Po Box 965024,  
Orlando, FL 32896-5024  
518138266 EDI: TFSR.COM Sep 07 2019 03:33:00 Toyota Financial Services, Attn: Bankruptcy,  
Po Box 8026, Cedar Rapids, IA 52409  
518138268 EDI: TFSR.COM Sep 07 2019 03:33:00 Toyota Motor Credit Co, Toyota Financial Services,  
Po Box 8026, Cedar Rapids, IA 52408  
518138265 +EDI: WTRRN BANK.COM Sep 07 2019 03:33:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
518138264 EDI: WTRRN BANK.COM Sep 07 2019 03:33:00 Target, Target Card Services,  
Mail Stop NCB-0461, Minneapolis, MN 55440  
518138267 +EDI: TFSR.COM Sep 07 2019 03:33:00 Toyota Financial Services, Po Box 9786,  
Cedar Rapids, IA 52409-0004  
518138269 +EDI: TFSR.COM Sep 07 2019 03:33:00 Toyota Motor Credit Co, Po Box 9786,  
Cedar Rapids, IA 52409-0004

TOTAL: 44

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '++' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0312-3

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 73

Date Rcvd: Sep 06, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

Daniel E. Straffi [bktrustee@straffilaw.com](mailto:bktrustee@straffilaw.com),  
[G25938@notify.cincompass.com](mailto:G25938@notify.cincompass.com); [familyclient@straffilaw.com](mailto:familyclient@straffilaw.com); [bktrustee@straffilaw.com](mailto:bktrustee@straffilaw.com); [dstraffi@ecf.ax](mailto:dstraffi@ecf.ax)  
[osfs.com](mailto:osfs.com)  
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi [bktrustee@straffilaw.com](mailto:bktrustee@straffilaw.com),  
[G25938@notify.cincompass.com](mailto:G25938@notify.cincompass.com); [familyclient@straffilaw.com](mailto:familyclient@straffilaw.com); [bktrustee@straffilaw.com](mailto:bktrustee@straffilaw.com); [dstraffi@ecf.ax](mailto:dstraffi@ecf.ax)  
[osfs.com](mailto:osfs.com)  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
[kmcdonald@kmlawgroup.com](mailto:kmcdonald@kmlawgroup.com), [bkgroup@kmlawgroup.com](mailto:bkgroup@kmlawgroup.com)  
Stephen M. Goldberg on behalf of Debtor Ronny Anthony Chirichello [bk2notices@smgpc.com](mailto:bk2notices@smgpc.com),  
[bk2notices@gmail.com](mailto:bk2notices@gmail.com)  
U.S. Trustee [USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 5